



## COMMONWEALTH OF VIRGINIA DEPARTMENT OF HUMAN RESOURCE MANAGEMENT

## Benefits Administrator Memo #03-10

**To:** Benefits Administrators

**From:** Mary P. Habel, Director

State and Local Health Benefits Programs

CC: All OHB

**Date:** June 3, 2003

Re: Medicaid Eligibility for Children of Low-Income State Employees

State employees with very low incomes could have another alternative for their children's health care coverage through Medicaid. If a child becomes eligible for Medicaid, the parents can obtain medical coverage for the child at a very low cost. The employee may drop coverage for the child and reduce membership in a State Health Benefits Program plan through a qualifying mid-year event change.

The State's Medicaid Program covers children under the age of 19. The benefit package offered is comparable to the benefits available to state employees but there are no premiums, deductibles, or copayments for the services that are provided to children.

To determine if a child or children may qualify for the Medicaid Program, the following income levels are provided as guidelines only. A family's income may be higher than the income limits and a child could still be eligible because of deductions that are allowed for work and child care or because the income of a stepparent or brother or sister is not counted in determining a child's qualification for the program.

FAMILY SIZE	MONTHLY INCOME	YEARLY INCOME
2	\$1,344	\$16,120
3	\$1,692	\$20,296
4	\$2,040	\$24,472
5	\$2,388	\$28,649

If a state employee thinks their child may qualify for Medicaid, they should contact the local Department of Social Services in the city or county where they live to request that an application be sent to them or to schedule an appointment. An application form can also be downloaded from the Internet at <a href="https://www.dss.state.va.us/benefit/medicaid\_famis\_applications.html">www.dss.state.va.us/benefit/medicaid\_famis\_applications.html</a>. It is not necessary to be interviewed at the local Department of Social Services and mail-in applications are accepted. Those who apply will need to provide verification of family income, such as a pay stub or written statement from their employer. A determination of the child's qualifications for the program will be made within 45 days and applicants will receive a written notice of the decision.

If a child becomes eligible for Medicaid, an employee who participates in a State Health Benefits Program plan will be able to make a qualifying mid-year event change within 31 days of the child's gaining eligibility and may reduce membership in their plan. For example, a single parent with a dependent child who is now enrolled in Employee Plus One membership could remove the child from coverage and reduce their membership level to Employee Single once the child becomes eligible for Medicaid. The effective date of the membership change would be the first of the month following notice that the child became eligible. For more information, please see the Enrolling and Making Changes link on the DHRM Web site: <a href="https://www.dhrm.state.va.us/services/health/hbchanges/midYearGainsMedicare.htm">www.dhrm.state.va.us/services/health/hbchanges/midYearGainsMedicare.htm</a>.